

<i>SERFF Tracking Number:</i>	<i>CVLA-126877604</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Coventry Health and Life Insurance Co.</i>	<i>State Tracking Number:</i>	<i>47141</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005A Individual - Preferred Provider (PPO)</i>
<i>Product Name:</i>	<i>Coventry Health and Life Insurance Co.</i>		
<i>Project Name/Number:</i>	<i>CoventryOne- AR Rate Filing/</i>		

## Filing at a Glance

Company: Coventry Health and Life Insurance Co.

Product Name: Coventry Health and Life Insurance Co.      SERFF Tr Num: CVLA-126877604      State: Arkansas

TOI: H16I Individual Health - Major Medical      SERFF Status: Closed-Approved-Closed      State Tr Num: 47141

Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)      Co Tr Num:      State Status: Approved-Closed

Filing Type: Rate      Reviewer(s): Rosalind Minor  
 Author: Alison Brophy-Dorsey      Disposition Date: 10/28/2010  
 Date Submitted: 10/26/2010      Disposition Status: Approved-Closed

Implementation Date Requested:      Implementation Date:  
 State Filing Description:

## General Information

Project Name: CoventryOne- AR Rate Filing  
 Project Number:  
 Requested Filing Mode:  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:  
 Filing Status Changed: 10/28/2010

Deemer Date:  
 Submitted By: Alison Brophy-Dorsey  
 PPACA: Not PPACA-Related  
 Filing Description:  
 To whom it may concern:

Status of Filing in Domicile:  
 Date Approved in Domicile:  
 Domicile Status Comments:  
 Market Type: Individual  
 Group Market Size:  
 Group Market Type:  
 Explanation for Other Group Market Type:  
 State Status Changed: 10/28/2010  
 Created By: Alison Brophy-Dorsey  
 Corresponding Filing Tracking Number:

The purpose of this filing is to modify tobacco rate factors for Individual business in Arkansas. For your reference, an annualized trend of 10.1% has been applied since the initial filing.

SERFF Tracking Number: CVLA-126877604 State: Arkansas  
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Company Tracking Number:  
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider  
(PPO)  
Product Name: Coventry Health and Life Insurance Co.  
Project Name/Number: CoventryOne- AR Rate Filing/

Best regards,  
Alison B. Dorsey

## Company and Contact

### Filing Contact Information

Alison Dorsey, Regulatory Compliance Analyst abdorsey@cvty.com  
3838 N Causeway Blvd. 504-834-0840 [Phone] 2202 [Ext]  
Suite 3350  
Metairie, LA 70002

### Filing Company Information

Coventry Health and Life Insurance Co.	CoCode: 81973	State of Domicile: Tennessee
5350 Poplar Ave.	Group Code:	Company Type:
Suite 390	Group Name:	State ID Number:
Memphis, TN 38119	FEIN Number: 75-1296086	
(901) 462-2380 ext. [Phone]		

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## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/28/2010	10/28/2010

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## Disposition

Disposition Date: 10/28/2010

Implementation Date:

Status: Approved-Closed

Comment:

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
Coventry Health and Life Insurance Co.	0.000%	0.000%	\$0		\$	10.100%	10.100%

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<i>Project Name/Number:</i>	<i>CoventryOne- AR Rate Filing/</i>		

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	No
<b>Supporting Document</b>	Tobacco Rates	Approved-Closed	No
<b>Rate</b>	AR Tobacco Rates	Approved-Closed	Yes

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State: Arkansas  
State Tracking Number: 47141  
Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)

## Rate Information

Rate data applies to filing.

### Filing Method:

### Rate Change Type:

Neutral

### Overall Percentage of Last Rate Revision:

0.000%

### Effective Date of Last Rate Revision:

### Filing Method of Last Filing:

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Coventry Health and Life Insurance Co.	0.000%	0.000%	\$0			10.100%	10.100%

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## Rate/Rule Schedule

Schedule	Document Name:	Affected Form	Rate	Rate Action Information:	Attachments
Item		Numbers:	Action:*		
Status:		(Separated with commas)			
Approved- Closed 10/28/2010	AR Tobacco Rates		New		AR Indiv Rates - Rate Pages for DOI Filing.pdf

## Non-Tobacco User Preferred Rates

Effective 1/1/2011

Plan		Plus \$1,000	Plus \$1,500	Plus \$2,000	Plus \$2,500	Plus \$3,500	Plus \$5,000	Value \$1,000	Value \$1,500	Value \$2,000	Value \$2,500	Value \$3,500	Value \$5,000	Saver \$1,500	Saver \$2,000	Saver \$2,500	Saver \$3,500	Saver \$5,000	Tobacco User Multiplier
Deductible																			
Male	01	\$337	\$305	\$272	\$240	\$204	\$150	\$270	\$245	\$218	\$193	\$164	\$120	\$290	\$245	\$205	\$174	\$127	1.05
Male	15	\$111	\$103	\$95	\$87	\$76	\$59	\$89	\$83	\$76	\$70	\$61	\$47	\$98	\$86	\$74	\$65	\$50	1.05
Male	22	\$150	\$136	\$122	\$107	\$91	\$67	\$121	\$109	\$98	\$86	\$73	\$54	\$129	\$110	\$91	\$78	\$57	1.05
Male	27	\$161	\$147	\$131	\$117	\$98	\$70	\$129	\$117	\$105	\$94	\$79	\$56	\$139	\$118	\$99	\$83	\$59	1.1
Male	32	\$176	\$160	\$144	\$128	\$107	\$76	\$141	\$128	\$115	\$102	\$86	\$61	\$152	\$129	\$109	\$91	\$65	1.15
Male	37	\$208	\$190	\$172	\$154	\$129	\$91	\$167	\$153	\$138	\$124	\$104	\$73	\$181	\$155	\$131	\$110	\$78	1.2
Male	42	\$240	\$224	\$207	\$191	\$161	\$117	\$193	\$179	\$166	\$153	\$129	\$94	\$213	\$187	\$162	\$137	\$99	1.25
Male	47	\$313	\$292	\$271	\$250	\$212	\$156	\$251	\$234	\$217	\$200	\$170	\$125	\$278	\$244	\$213	\$181	\$133	1.25
Male	52	\$399	\$368	\$337	\$306	\$262	\$195	\$320	\$295	\$270	\$245	\$210	\$156	\$350	\$303	\$261	\$223	\$166	1.35
Male	57	\$532	\$484	\$434	\$386	\$331	\$249	\$426	\$387	\$347	\$309	\$265	\$199	\$460	\$391	\$328	\$281	\$211	1.35
Male	62	\$650	\$587	\$521	\$457	\$393	\$298	\$521	\$470	\$417	\$366	\$315	\$239	\$557	\$469	\$389	\$335	\$254	1.35
Female	01	\$337	\$305	\$272	\$240	\$204	\$150	\$270	\$245	\$218	\$193	\$164	\$120	\$290	\$245	\$205	\$174	\$127	1.05
Female	15	\$111	\$103	\$95	\$87	\$76	\$59	\$89	\$83	\$76	\$70	\$61	\$47	\$98	\$86	\$74	\$65	\$50	1.05
Female	22	\$189	\$171	\$152	\$133	\$112	\$82	\$152	\$137	\$121	\$107	\$90	\$66	\$162	\$137	\$113	\$96	\$70	1.05
Female	27	\$211	\$190	\$169	\$148	\$125	\$91	\$169	\$152	\$135	\$118	\$100	\$73	\$181	\$152	\$126	\$107	\$78	1.1
Female	32	\$242	\$220	\$197	\$175	\$147	\$106	\$194	\$176	\$158	\$140	\$118	\$85	\$209	\$177	\$149	\$125	\$90	1.15
Female	37	\$289	\$264	\$238	\$212	\$179	\$130	\$231	\$211	\$190	\$170	\$144	\$104	\$250	\$214	\$181	\$153	\$111	1.2
Female	42	\$329	\$303	\$277	\$251	\$213	\$156	\$264	\$243	\$222	\$201	\$171	\$125	\$288	\$249	\$214	\$181	\$133	1.25
Female	47	\$384	\$358	\$331	\$305	\$255	\$180	\$308	\$287	\$265	\$244	\$204	\$144	\$340	\$298	\$259	\$217	\$153	1.25
Female	52	\$439	\$408	\$375	\$344	\$290	\$210	\$352	\$327	\$301	\$275	\$232	\$168	\$388	\$338	\$293	\$247	\$178	1.35
Female	57	\$535	\$496	\$457	\$418	\$354	\$259	\$428	\$397	\$365	\$335	\$284	\$208	\$472	\$411	\$355	\$301	\$221	1.35
Female	62	\$634	\$587	\$539	\$492	\$418	\$306	\$508	\$470	\$431	\$394	\$334	\$245	\$558	\$485	\$418	\$355	\$261	1.35
Family Discount		10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	15%	15%	15%	15%	15%	

Rates for ages between those listed above will be calculated consistent with those specified.

The rates listed here are our preferred rates, for those who pass full medical underwriting. Medical underwriting considerations, including, but not limited to, rate-ups for non-preferred applicants apply.

These rates will be updated periodically due to underlying trend rates. The maximum annualized trend rate that will be applied is 21.6%.

Lower trend rates, as well as trend rates varying by rating category, may apply based on emerging experience and expected future claims levels.

We will file future changes only when the trend rate has increased beyond this noted maximum.